

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA, WESTERN DIVISION**

In the Matter of: )  
RONALD REGIS HINKLIN ) Case No. 15-70804-JHH-13  
SSN: xxx-xx-6807 )  
MAJORIE COX HINKLIN ) Chapter 13  
SSN: xxx-xx-4289 )  
  
Debtor(s).

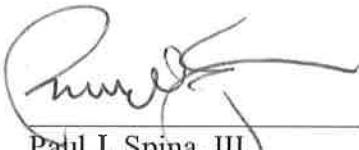
**OBJECTION TO CONFIRMATION**

COMES NOW your petitioner, Harley-Davidson Credit Corporation (hereinafter referred to as "HDCC"), a secured creditor in the above styled cause, and files this objection to the proposed plan filed by the Debtors, and as grounds therefore, states as follows:

1. That HDCC is the holder of a perfected security interest in the Debtors' property, more specifically described as **one (1) 2008 Harley-Davidson FXDL DYNALOW RIDER, VIN: 1HD1GN4138K325854.** As evidence of the perfection, HDCC attaches to this objection a copy of the Promissory Note/Security Agreement and Certificate of Title, collectively as Exhibit A and incorporates said documents herein by reference.
2. That the payoff on HDCC's collateral on the date of the filing of this petition was \$12,529.40.
3. That the Debtors' proposed value is not in compliance with 11 U.S.C. § 1325(a)(9) of the Bankruptcy Code.
4. That the Debtors have failed to provide sufficient adequate protection payments to HDCC in compliance with 11 U.S.C. § 1326 of the Bankruptcy Code.
5. That the plan proposed by the Debtors' fails to propose the claim an interest rate.
6. That the interest of HDCC is not adequately protected by the Debtors' plan as

proposed.

WHEREFORE, PREMISES CONSIDERED, HDCC respectfully requests this Honorable Court for an Order denying confirmation of the Debtors' plan as proposed, and for such further and other relief as this Court deems proper.



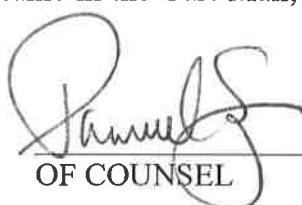
Paul J. Spina, III,  
Attorney for Harley-Davidson Credit  
Corporation

**OF COUNSEL:**

SPINA & LAVELLE, P.C.  
One Perimeter Park South, Suite 400N  
Birmingham, Alabama 35243  
(205) 298-1800

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a copy of the above and foregoing Objection to Confirmation upon the following by placing the same in the U.S. Mail, postage pre-paid, or via on this the **30th** day of **June, 2015**.

  
\_\_\_\_\_  
OF COUNSEL

Annette B Crain  
Attorney at Law  
1320 22nd Avenue  
Tuscaloosa, AL 35401

C. David Cottingham  
Chapter 13 Trustee  
P.O. Drawer 020588  
Tuscaloosa, AL 35402-0588